

**STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter of:

JESSEE L. FREY-COCHRANE
System ID No. 0382571

Enforcement Case No. 09-7515
Agency No. 10-029-L

Respondent

_____ /

Issued and entered
on 7/19/10 2010
by **Stephen R. Hilker**
Chief Deputy Commissioner

CONSENT ORDER AND STIPULATION

A. FINDINGS OF FACT AND CONCLUSIONS OF LAW

The following statements are true and correct:

1. At all pertinent times, Jessee Frey-Cochrane ("Respondent") was a Michigan licensed resident producer with qualifications in casualty and property. System ID No. 0382571.
2. On or about September 28, 2009, OFIR staff was notified by John A. Barton Insurance (the "Complainant") that the Respondent issued a binder for a Citizens Insurance Company homeowner's policy.
3. The Respondent violated Section 1208a(1) of the Code when she issued a binder for a Citizens Insurance Company home owner's policy without being appointed by Citizens to act as an agent.
4. The Respondent has committed acts that have resulted in a violation of the Insurance Code, which are grounds for the Commissioner to impose a civil penalty pursuant to CL 500.1244.


B. ORDER

Based on the findings of fact and conclusions of law above and Respondent Frey-Cochrane's Stipulation, it is **ORDERED** that:

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1. Jesse Frey-Cochrane shall immediately cease and desist from violating the Michigan Insurance Code, including but not limited to Sections 1208a of the Michigan Insurance Code.
2. Jesse Frey-Cochrane shall pay to the State of Michigan a civil fine of \$500.00 (five hundred dollars). Upon execution of this Order, OFIR will send Jesse Frey-Cochrane an Invoice for the civil fine that will be due within 30 days of issuance of the Invoice.

OFFICE OF FINANCIAL AND
INSURANCE REGULATION

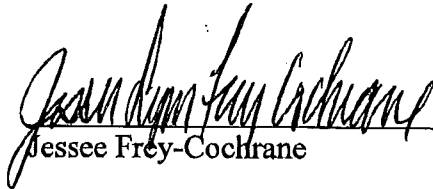
By: 
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C. STIPULATION


Respondent has read and understands the Consent Order above. Respondent agrees that the Chief Deputy Commissioner has jurisdiction and authority to issue this Consent Order pursuant to the Michigan Insurance Code. Respondent waives the right to a hearing in this matter if this Consent Order is issued. Respondent understands that the Consent Order and Stipulation will be presented to the Chief Deputy Commissioner for approval and the Chief Deputy Commissioner may or may not issue this Consent Order. Respondent waives any objection to the Commissioner deciding this case following a hearing in the event the Consent Order is not approved. Respondent admits to the Findings of Fact and Conclusions of Law set forth in the above Consent Order, and agree to the entry of the Consent Order.

Dated: 7-15-2010


Jesse Frey-Cochrane

The Office of Financial and Insurance Regulation staff approves this stipulation and recommends that the Chief Deputy Commissioner issue the above Consent Order.

Dated: 7/16/2010


Elizabeth V. Bolden
Staff Attorney